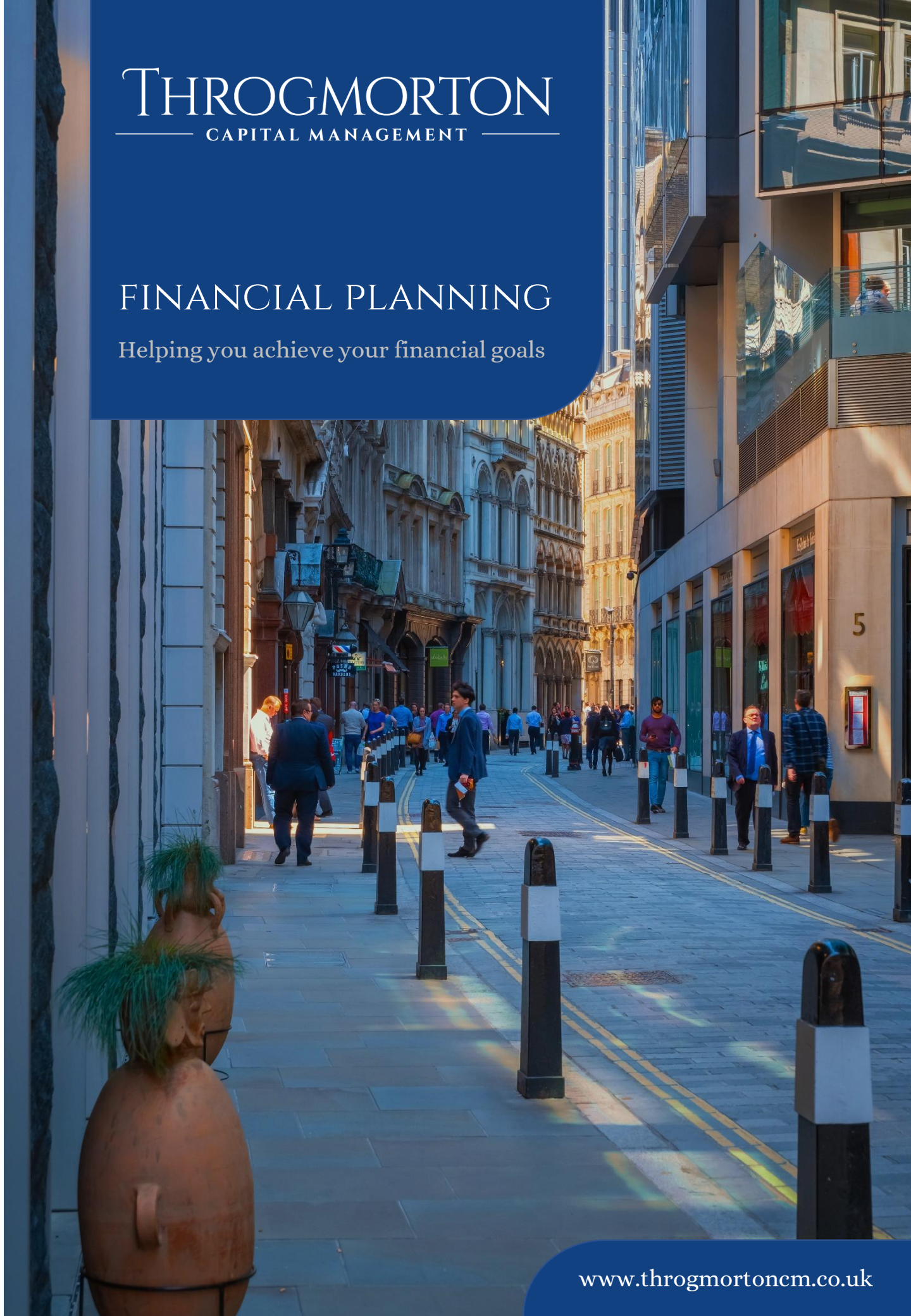
THROGMORTON
CAPITAL MANAGEMENT

FINANCIAL PLANNING

Helping you achieve your financial goals



www.throgmortoncm.co.uk

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OUR STORY

Throgmorton was founded with the goal of providing our clients with something different - a high-quality, joined up wealth management service, with financial planning and investment management services delivered from under one roof.

Most firms handle only the former, outsourcing responsibility for managing your investments to other companies. We feel this is not the best way to serve clients, as it adds to the costs borne by you as the end client which, over the long-term, has a detrimental impact on the value of your investments.

The company's focus on customer service and on improving and expanding its service offering has led it to develop a strong presence within wealth management. This enables it to attract and retain talented individuals who in turn further improve the service that it delivers to its clients.

Looking forward, if the company continues to serve its clients well this virtuous cycle will continue, and it will be able to enrich the lives of a growing number people through the services we offer.

WHAT WE DO

The service that the company delivers has two elements, financial planning and investment management.

Financial planning involves working with one of the company's advisers to identify the goals that are important to you, and then building a detailed financial plan for meeting them. These goals could be planning for retirement, providing financial security for your family or just getting your money working harder for you.

Circumstances change and our financial advisers therefore work with our clients on an ongoing basis to make sure that their finances are on track to meet their goals.

Our advisers ensure that our clients are making use of their tax allowances and reliefs in the most efficient manner, and assist them in navigating the ever changing regulatory and legislative landscape governing pensions and inheritance tax.

The engine that powers our clients' financial plans are the company's investment management services. Our Managed Portfolio Service and Bespoke Portfolio Services brochures provide more information on the firm's investment management services and can be found on our website.

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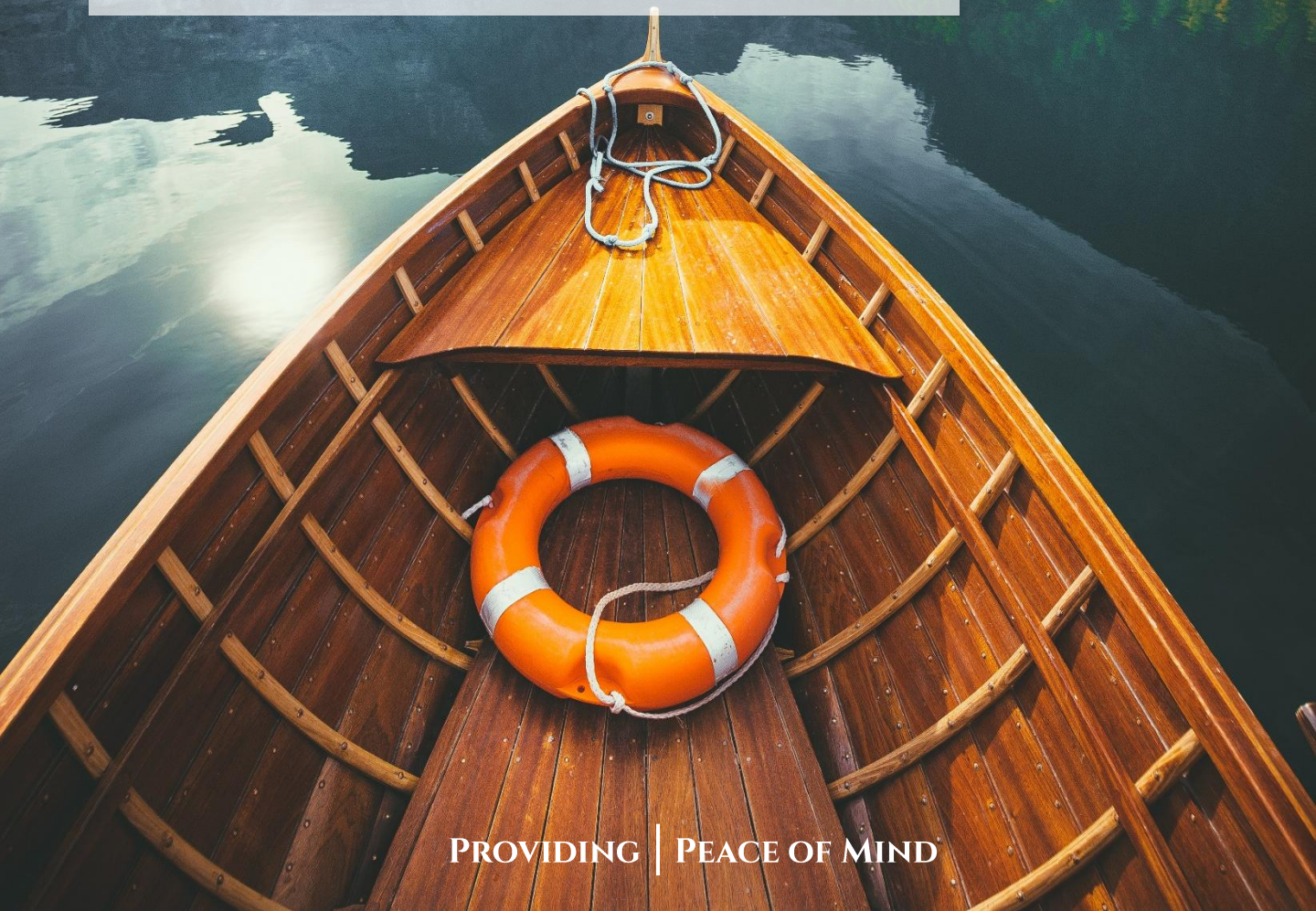
OUR VISION

- To create a brand that is widely recognised for providing high-quality, impartial advice.
- To have a range of market-leading discretionary investment solutions.
- To have a positive impact on everyone that we interact with.
- To be the "Employer of Choice" for financial planners and investment managers.
- To be an innovator in everything that we do, and to continue developing new services to meet our clients' evolving needs.



PROVIDING | PEACE OF MIND

OUR CULTURE

- Love our clients. They are the reason we are in business. We should be worrying about them, spending time with them, and obsessing over how we can serve them better.

- Say "We," not "I". We serve our clients better by leveraging the whole pool of knowledge and experience that exists within the company.

- Have high standards. We aim to continually improve all of the services that we offer and be at the vanguard of our industry. We should exceed client expectations and always be willing to go the extra mile to serve them.

- Think long-term. We run the company with a very long-time horizon, and we therefore build long-term relationships with our clients, look after our staff, and aim to have a positive impact on the communities in which we operate.

- Keep some perspective. We try not to take ourselves, or the firm, too seriously. Family and friends should come first. The firm shouldn't be full of workaholics; staff should use their holidays.

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A PROCESS TO A RICHER LIFE

One of the most important things we do for our clients is to listen to them. By getting to know you, your ambitions and your concerns, we can help you to achieve the things you want from life.

Money is just a tool that helps us live a rich and fulfilling life. We will work closely with you to discover what you want your money to do for you and create a structure and a plan that supports your personal investment objectives. So, you can focus on what really matters to you and your family.

Our financial planners follow a comprehensive six step process that allows us to create a plan for you and your family, giving you piece of mind that you are able to achieve you goals and ambitions leading you to a richer life.

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WHAT DOES A RICHER LIFE MEAN?

Some may think of being rich as simply having a lot of money. We prefer to define a richer life as one where you have the freedom to choose how to live your life exactly the way you want to.

SUCCESS

Attaining personal goals, achievements, independence and milestones, whether tangible or intangible.

FAMILY

Building a legacy, education, wealth transition and the health & happiness of loved ones.

DEVELOPMENT

Opportunity to learn, grow, or create something new

SECURITY

Feeling that the safety, security and privacy of you and your family is protected.

IMPACT

Making a societal, ethical or religious impact on the world; engaging with people, nature and the planet.

WELL-BEING

Seeking physical, emotional and spiritual wellness. Sport and performance. Access to healthcare as needed.

CONNECT

Quality time with family and friends.

EXPERIENCE

Thriving on the sheer pleasures of life, hobbies, travel, indulgence, arts and culture.

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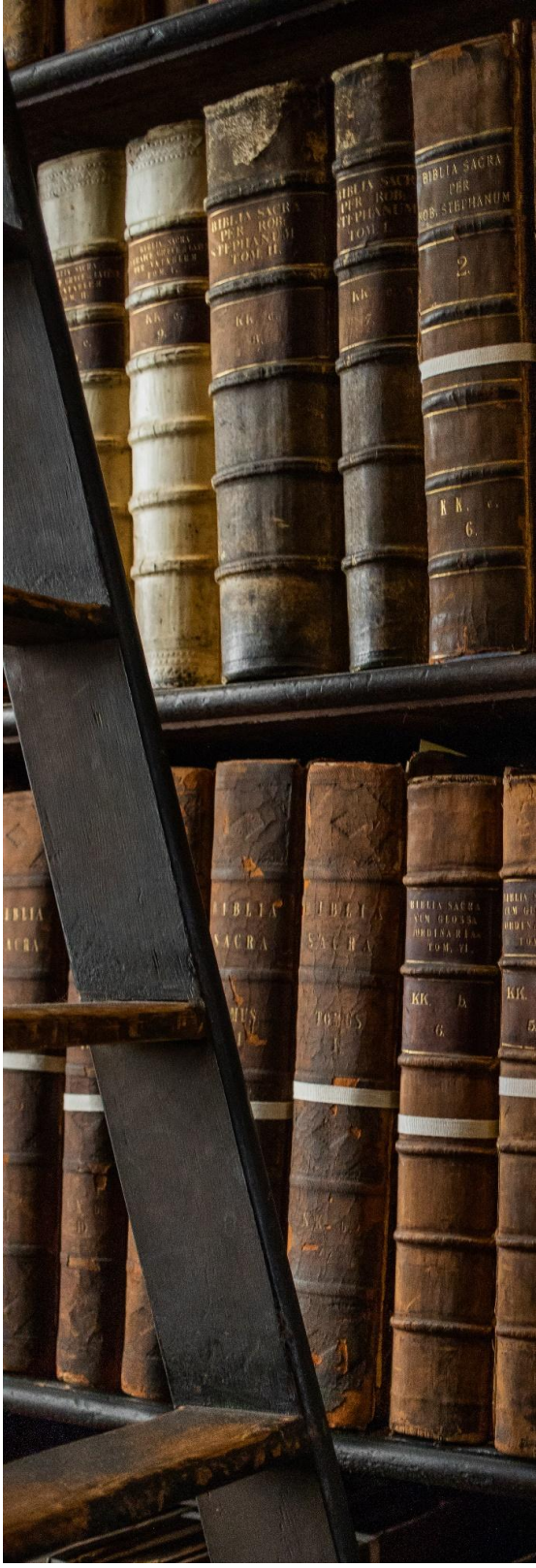
FINANCIAL PLANNING SERVICES

We will always begin by getting to know you, your circumstances and your goals. Depending on your circumstances and stage of life these goals could be anything from planning for retirement, saving for school fees, planning in relation to your legacy.

Once our adviser's are satisfied that they have a good understanding of your current position and your objectives, our adviser's will use sophisticated cash flow modelling software to build a picture of your current and future financial position. This model provides context for discussion about your goals and aspirations, and allows for the formulation of a financial plan.

A well constructed financial plan should provide clarity around your wealth, which in turn should improve decision making in relation to it.

Tax is a key consideration in a financial plan, and our advisers will therefore assist you in navigating what can be a complex landscape of allowances, reliefs and limits. This is important when accumulating wealth (annual pensions allowance, ISA allowances, capital gains tax allowances, lifetime allowance), and then also when you are decumulating and worrying about estate planning (inheritance tax).



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DETAILED PENSION ADVICE

For many, the catalyst for engaging a financial planning firm is the desire to start planning seriously for their retirement.

Over the course of a working life, most people accumulate several pensions and the frequency with which pension legislation has been changed over the last few decades means few people understand much about the pension benefits they have accumulated.

Our pension advice therefore tends to focus on:

- Bringing clarify to the retirement savings that people have accumulated. Relating this to the income and capital that they need to enjoy the retirement that they want.
- Making sure that your savings are in the right sort of vehicle considering how you intend to access benefits.
- Establish whether any of your pensions have valuable benefits attached to them which are protected under previous pieces of legislation.
- Ensuring that your savings are investment in a portfolio which is appropriate considering the life stage that they are at.

For those still focussed on accumulating pension benefits the system of reliefs and allowances is treacherous, and our advisers can help you navigate the annual allowance, tax reliefs and manage your savings in relation to the Lifetime Allowance.

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INHERITANCE TAX PLANNING

Our inheritance tax planning service begins with us assessing the size of your potential liability and developing an understanding of your family dynamics. In particular, who you want money to go to and when you want it to go to them.

We will then use cash flow modelling to talk you through different solutions and the impact that these different solutions would have, discussing the pros and cons and the tax consequences of each.

The rules relating to inheritance tax are complex as, in most cases, are the family circumstances and dynamics involved. Avoiding a large tax bill and ensuring that everyone gets the money at the right time is therefore rarely solved through a single solution, and planning in relation to this has to be expertly managed over a period of time.

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OUR ADVISERS

Alasdair McWilliams | Director & Financial Planner

Alasdair has a degree in Physics from King's College London and a Masters in Applied Mathematics from Imperial College London. After his Masters he did research in the Institute of Theoretical Physics at the Vienna University of Technology. He has been a financial planner since 2017 and is one of the founders of Throgmorton Capital Management.

Andrew Brownless | Financial Planner

Andrew has a degree in Law from the University of Liverpool. Following university Andrew worked at Lloyds Bank and Santander where he held a variety of roles, including providing a tailored service for high earners and high net worth individuals. Andrew became a financial planner in 2017 and has trained alongside some of the best financial planners in the UK. He has a reputation for delivering expert advice and quality service in a straightforward manner.

Brendan Coburn | Director & Chartered Financial Planner

Brendan has worked in financial services for his entire thirty-year career and during this time has worked in several different sectors. He began his career in retail banking before moving to PWC and then leaving to set up an insurance brokerage business. This business was sold in 2009 at which point Brendan moved into financial advice where he has worked for the last decade.

Christina Clegg | Financial Planner

Christina has been a financial adviser for over 30 years. Having worked in the past for some of the country's biggest Banks and Building Societies, for the last 17 years Christina has worked for her own company as an Independent Financial Adviser. Christina has been rated as one of the Top Financial Advisers in the country, since 2014 by Vouched For, based on her high levels of client satisfaction.

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CAPITAL MANAGEMENT

OUR ADVISERS

Garth Ellison | Chartered Financial Planner

Garth has approaching 30 years experience in financial services and 20 years experience in Wealth Management. Garth worked in trading and sales in the traded investment policy market for 10 years. He moved into advisory financial services and Wealth Management advising high net worth clients for several years, with Bank of Scotland and RBS Private Banking. He has worked for over 10 years with the St. James's Place Partnership advising primarily business owners, retirees and high net worth clients. He became Chartered in 2016 and is a Fellow of The Personal Finance Society.

Jane Wright | Mortgage & Protection Adviser

Jane is a Mortgage & Protection Adviser following a complete career change. Her background is in the fitness industry, where she worked as a personal trainer before deciding to move into financial services. After completing the professional exams required to advise on mortgages and protection, Jane now works alongside Richard in Tadcaster to support clients with their mortgage and protection needs.

Matthew George | Financial Planner

Matthew has been a financial adviser since 1994. He started his career with Refuge Assurance before joining Countrywide Assured in 2001 initially as a financial adviser and then, from 2003, as the advice team manager. He took up a position as an independent financial adviser at Alexander House Wealth Management in January 2013 and subsequently moved to Throgmorton in October 2025. Matthew prides himself on providing straightforward, expert advice in relation to pensions, investments and protection.

THROGMORTON
CAPITAL MANAGEMENT

OUR ADVISERS

Matthew Singleton | Financial Planner

Matthew began his career at the stockbrokers James Brearley & Sons. After five years there he moved to work as an investment manager at WH Ireland, where he looked after assets for high-net-worth individuals. After five years at WH Ireland Matthew moved to Daintree Wealth Management where he served as Chief Investment Officer for again just over five years before . He joined Throgmorton as an Investment Director and Financial Planner in January 2021.

Mike Walker | Financial Planner

With nearly 25 years of experience, Mike is a highly skilled financial adviser committed to helping clients achieve long term financial security. He began his career with Royal London and has since held key advisory roles at the Co Operative, Close Brothers and Atomos. Mike specialises in retirement planning and inheritance tax planning, applying a holistic approach that considers every aspect of a client's financial position. His focus on building enduring relationships means he frequently works with multiple generations of the same family. One of the most rewarding aspects of his work is demonstrating—after detailed analysis—that clients can often achieve goals they hadn't realised were within reach, whether that means retiring earlier than expected or enjoying an enhanced lifestyle.

Peter Ward | Financial Planner

Peter worked for NatWest's Private Bank for 18 years before moving to a financial services firm in Newark where he spent several more years. In 2018 Peter joined Chattertons Wealth Management as their financial consultant before moving to Throgmorton in January 2020. Peter has over 30 years of experience in financial services and has always specialised in providing advice to individuals in relation to investments, pensions and protection.

THROGMORTON
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OUR ADVISERS

Richard Jensen | Financial Planner

Richard holds a degree in Accounting and Financial Analysis from the University of Newcastle upon Tyne and has spent more than 20 years helping high-net-worth clients feel confident about their financial future. Having worked with Lloyds Bank Wealth Management and National Farmers Union previously, he brings a wealth of experience to his role as an Independent Financial Adviser at Throgmorton Capital Management. As a long-standing Chartered Financial Planner, Richard takes the time to understand what matters most to each client and provides clear, holistic advice across every aspect of their finances. He has particular expertise in inheritance tax, succession and long-term care planning.

Richard To | Certified Financial Planner

Richard holds a degree in Accounting and Finance from the University of Manchester and began his career in the City of London, where he assisted business owners and high-earning professionals with managing their personal finances. Following a period in London, he returned to Manchester to be closer to his family. Prior to joining Throgmorton in April 2023, Richard led the wealth management division at Allens Chartered Accountants and before that worked as a financial adviser for Daintree Wealth Management.

Richard Wadsworth | Financial Planner

Richard has worked as a financial adviser for his entire 27-year career and during that time has worked within several different companies. He began his career at the Prudential before becoming an Independent Financial Adviser at the Co-Operative Bank. After this, in 2010, he set up his own financial advisory business which he ran for several years and eventually sold. Since then, Richard has continued to work as a financial planner and joined Throgmorton in May 2022 bringing with him a great deal of experience in building long-term client relationships.

THROGMORTON
CAPITAL MANAGEMENT

OUR ADVISERS

Richard Wright | Financial Planner

Richard has been advising clients on their financial affairs for 40 years. Over the course of his career, he has built lasting relationships that span generations; clients he first advised in 1986 remain with him today, along with their children and grandchildren.

Steve Cook | Financial Planner

Steve is an experienced Level 4 Diploma qualified Independent Financial Advisor who has been working in financial services for over 19 years. During this time, he has worked for product providers and FTSE 100 companies before moving into advisory roles where he has specialised in helping individuals and business owners plan and prepare for a financially secure retirement. Steve is skilled in Retirement Planning, Estate Planning, Investments and Protection Planning. He takes pride in building long-term relationships with clients and delivering exceptional service.

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Throgmorton Capital Management

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